



ifw 3691

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P2-00

Date: August 31, 2007

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos.

MS: Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Information Disclosure Statement; and
2. PTO Form 1449 and Cited Art.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: August 31, 2007

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

A handwritten signature in black ink, appearing to read 'P. K. Trzyna', written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)
(Customer No. 28710)



I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: August 31, 2007

Signed: *PKZ*
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

Our File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos

MS: Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

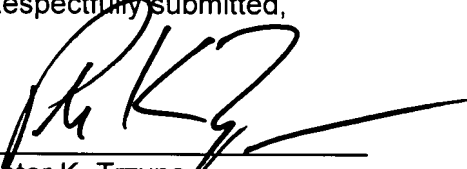
It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee is due. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: August 31, 2007

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Form PTO-1449 (modified)

Atty. Docket No. Carr-P2-00

Serial No.
09/669,196

List of Patents and Publications for Applicant's

Applicant: Philip Carragher, Steven Earl Webster

INFORMATION DISCLOSURE STATEMENT

Filing Date:

25 September 2000

Group:

(Use several sheets if necessary)

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page 1

Other Art

See Page 1

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	5,644,726	Jul. 1, 1997	Oppenheimer	395	238	Mar. 19, 1990
	A2	5,950,175	Sep. 7, 1999	Austin	705	35	Oct. 14, 1994

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	PCT International Search Report for PCT/US00/35341, filed December 22, 2000. Pgs. 1.
	C2	PCT Written Opinion of the International Searching Authority for PCT/US00/35341, filed December 22, 2000. Pgs. 1-4.

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(CARR-P2-00,1449(5).DOC)